

## Self-Service Benefits FAQs

### 1. What is MCG HR Self- Service Benefits?

MCG HR Self Service Benefits is the Web-based application that allows you to view your current year's benefit plan, options, coverage and rates. It also enables you to make your benefits changes for yourself and your dependents for 2013. You can make your changes 24/7 from home or at work as long as you have Single Sign On access (a County username and password). If you have forgotten your password, visit [www.montgomerycountymd.gov/mcg/password](http://www.montgomerycountymd.gov/mcg/password) to reset it.

### 2. I need help using the system; what should I do?

If you need help using *Self-Service Benefits*, two types of assistance will be available during Open Enrollment:

- User Productivity Kits (UPKs), which are online self-help tutorials designed to familiarize you with *Self-Service Benefits*. It is recommended that you walk through the UPKs before making your changes online.
- Hands-on computer seminars/labs, during which you can learn how to use the system and make your changes online with the aid of an instructor. To view the class schedule and registration details, go to your Open Enrollment Home Page.

See your Open Enrollment Home Page for details.

### 3. Why do I need to add my dependents first?

Your eligibility for coverage for the various benefit plans and options is based on your number of qualified dependents. Without all of your dependent information added first, you are only eligible for "Self" coverage and cannot choose "Self+1" or "Family" levels of coverage.

### 4. Can I add my dependents later?

Yes, but if you do, you must reselect your benefit elections for 2013, including your dependents. It's much easier to add your dependents first!

### 5. I have the option to either use a paper form ("2013 Group Insurance Election Form") or go online to make my group insurance changes for 2013. What if I do both?

Online changes override paper submissions.

### 6. What do I do if I have no changes for 2013?

Nothing, unless you want to enroll/re-enroll in a Flexible Spending Account (FSA).

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**7. Why do I see “Suspended” and “Interim” after I have made my new benefit elections for 2013?**

Let’s say you add a new dependent and changed your coverage level “from “Self + 1” to “Self + Family.” Adding a new dependent requires that you submit certain documentation (such as a birth certificate for children) by the appropriate deadline. This verifies your dependent’s eligibility.

Until you submit the required paperwork, the system records your current year benefit elections with an “Interim” status. If you do not provide the appropriate paperwork by the deadline, this is the coverage you will have next year.

At the same time, the system records your requested benefit election with a “Suspended” status. If you provide the appropriate paperwork by the deadline, this is the coverage you will have next year.

**8. Does my Online Confirmation Statement include all of my benefit elections?**

No, only one Program (Active Employee Benefits Program or Mandatory Program) at a time is displayed on an Online Confirmation Statement. You need to view each Benefit Program and its associated Online Confirmation Statement.

**9. After I have made selections for 2013 during Open Enrollment, can I make more changes or correct something?**

Yes, until November 13, 2012 at 5:00 PM ET, you may make changes. If you make a mistake, you can redo your elections, as long as you do so before the deadline.

**IMPORTANT:** If you are adding or deleting a dependent and need to order a birth, marriage, divorce or death record, contact the vital records department for your state, available on your Open Enrollment Home Page.

**Don’t wait until the last minute to make group insurance changes for 2013.** All Open Enrollment submissions—online or paper—must be received by 5:00 PM ET on Tuesday, November 13th. This includes any required supporting documentation, such as certificates of birth or marriage to add a dependent and Prudential’s Short Form Health Questionnaire to enroll in or increase Optional Life Insurance. Supporting document submissions received after the deadline will not be accepted or processed.